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B1 (Official	Form 1)(1/	08)				oamon		igo ± o				
	United States Bankruptcy Northern District of Illino									Voluntary Petition		
	Debtor (if ind Inder, Pam		er Last, First	, Middle):			Name	Name of Joint Debtor (Spouse) (Last, First, Middle):				
	All Other Names used by the Debtor in the last 8 years include married, maiden, and trade names):							used by the J , maiden, and			8 years	
Last four di (if more than	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)					IN Last 1 (if mo	our digits or than one, s	of Soc. Sec. or state all)	· Individual-	Taxpayer I	I.D. (ITIN) No./Complete EIN	
	ess of Debto sbury Ave on, IL		Street, City,	and State)	):	ZIP Code		t Address of	f Joint Debtor	(No. and St	reet, City,	and State):  ZIP Code
					Г	60201	•					ZIF Code
County of F	Residence or	of the Prin	cipal Place o	of Busines			Coun	ty of Reside	ence or of the	Principal Pl	ace of Bus	siness:
Mailing Ad	dress of Deb	otor (if diffe	rent from str	reet addres	ss):		Maili	ng Address	of Joint Debt	or (if differe	nt from str	reet address):
					_	ZIP Code	;					ZIP Code
I continue of	Principal A	esats of Duc	sinass Dahta	••								
	Principal A			I								
		Debtor				of Business	i		•	-		Under Which
		rganization) one box)		П Неа	Checl) Ith Care Bu	c one box)		Chant		Petition is Fi	iled (Chec	k one box)
■ In divida			o.mo.)	Sing	gle Asset R	eal Estate as	s defined	Chapt				Petition for Recognition
	ual (includes aibit D on pa		,	in 1 □ Rail	1 U.S.C. § lroad	101 (51B)		☐ Chapter 11 of a Foreign Main Proceeding				
	ation (include		•	☐ Stoo	☐ Stockbroker☐ Commodity Broker			☐ Chapt		_		Petition for Recognition  Nonmain Proceeding
☐ Partners	ship				nmodity Br aring Bank	oker		Спар	ICI 13			
	f debtor is not is box and stat			Oth	er						e of Debts	;
		71	, ,			empt Entity k, if applicabl		Debts	are primarily co		k one box)	☐ Debts are primarily
				und	otor is a tax- er Title 26	exempt org of the Unite	anization d States	defined "incuri	d in 11 U.S.C. § red by an indivi onal, family, or	§ 101(8) as idual primarily	for	business debts.
		Filing F	ee (Check o	ne box)				k one box:		Chapter 11		-
Full Fili	ing Fee attac	hed										in 11 U.S.C. § 101(51D). ned in 11 U.S.C. § 101(51D).
	ee to be paid igned application						Chec	k if:				- , ,
	le to pay fee								aggregate nor s or affiliates)			debts (excluding debts owed 000.
	ee waiver re igned applic							Check all applicable boxes:  A plan is being filed with this petition.  Acceptances of the plan were solicited prepetition from one or more				
							-	classes of	ces of the pla	accordance v	with 11 U.	S.C. § 1126(b).
	Administrat			C 1:	9		11.			THIS	SPACE IS	FOR COURT USE ONLY
Debtor	estimates that estimates that ill be no fund	it, after any	exempt proj	perty is ex	cluded and	administrat		es paid,				
Estimated N	Number of C	reditors	_	_			_			1		
1- 49	□ 50- 99	100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A		_								1		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated I	Liabilities											
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million			1 \$500,000,001 to \$1 billion	More than			

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B1 (Official For	rm 1)(1/08)	Page 2 01 42	Page 2
Voluntar	y Petition	Name of Debtor(s):  Thonander, Pamela A	
(This page mu	ust be completed and filed in every case)	Thonander, Funcia A	
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attac	ch additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more	e than one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debter is an indi-	Exhibit B vidual whose debts are primarily consumer debts.)
forms 10K a pursuant to S and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petitioner n have informed the petitioner that 12, or 13 of title 11, United State	named in the foregoing petition, declare that I [he or she] may proceed under chapter 7, 11, es Code, and have explained the relief available or certify that I delivered to the debtor the notice
_		Signature of Attorney for Deb James J. Burns Jr. #	otor(s) (Date)
	Exh	l iibit C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identi	ifiable harm to public health or safety?
	Exh	nibit D	
_	eleted by every individual debtor. If a joint petition is filed, ea	-	ach a separate Exhibit D.)
If this is a join	D completed and signed by the debtor is attached and made int petition:	a part of this petition.	
-	D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regarding	_	
_	(Check any ap Debtor has been domiciled or has had a residence, princip		assets in this District for 180
_	days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, go		=
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defe	endant in an action or
	Certification by a Debtor Who Reside (Check all app		roperty
	Landlord has a judgment against the debtor for possession		cked, complete the following.)
	(Name of landlord that obtained judgment)		
	, ,		
	(Address of landlord)	<u> </u>	
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.		
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362	2(1)).

B1 (Official Form 1)(1/08)

**Voluntary Petition** 

(This page must be completed and filed in every case)

I declare under penalty of perjury that the information provided in this petition is true and correct.

Signature(s) of Debtor(s) (Individual/Joint)

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Pamela A Thonander

Signature of Debtor Pamela A Thonander

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 27, 2008

Date

#### Signature of Attorney\*

#### X /s/ James J. Burns Jr. #

Signature of Attorney for Debtor(s)

#### James J. Burns Jr. # 6200956

Printed Name of Attorney for Debtor(s)

#### Burns & Wincek, Ltd.

Firm Name

53 West Jackson Boulevard Suite 909 Chicago, IL 60604

Address

## Email: bandwlaw@sbcglobal.net

312-880-0195 Fax: 312-880-0196

Telephone Number

### August 27, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Thonander, Pamela A

#### Signatures

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Pamela A Thonander		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, o
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Pamela A Thonander	
	Pamela A Thonander	

Date: August 27, 2008

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Pamela A Thonander		Case No		
-		Debtor			
			Chapter	7	
			·		

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	475,000.00		
B - Personal Property	Yes	3	11,246.34		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		504,902.32	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		6,479.17	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		66,278.38	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,283.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,563.00
Total Number of Sheets of ALL Schedules		18			
	T	otal Assets	486,246.34		
			Total Liabilities	577,659.87	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Pamela A Thonander		Case No		
_		Debtor	•,		
			Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	6,479.17
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	6,479.17

#### State the following:

Average Income (from Schedule I, Line 16)	1,283.00
Average Expenses (from Schedule J, Line 18)	3,563.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,858.33

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		21,807.57
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	6,479.17	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		66,278.38
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		88,085.95

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B6A (Official Form 6A) (12/07)

In re	Pamela A Thonander		Case No	
_		Debtor		

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
2106 Asbury Avenue Evanston, IL 60201	Fee Simple	-	475,000.00	492,389.00
SilverLeaf Resort Timeshare	Fee Simple	-	Unknown	0.00

Sub-Total > 475,000.00 (Total of this page)

475,000.00

Total >

**0** continuation sheets attached to the Schedule of Real Property

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B6B (Official Form 6B) (12/07)

In re	Pamela A Thonander	Case No.	
•		Debtor	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.  Security deposits with public utilities, telephone companies, landlords, and others.  Household goods and furnishings, including audio, video, and computer equipment.  Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact lice, and other collections or collectibles.  Wearing apparel.  Women's clothing  Turniture, furniture stored in garage, 2  televisions, 1 computer  televisions, 1 computer  women's clothing  Turniture, furniture stored in garage, 2  televisions, 1 computer  tel		Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.  3. Security deposits with public utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact dise, and other collections or collectibles.  6. Wearing apparel.  7. Furs and jewelry.  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each issuer.	1.	Cash on hand	X			
utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books, pictures and other arr objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel.  7. Furs and jewelry.  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each issuer.	2.	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or	Chec	king Account - Chase	-	971.34
including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel.  7. Furs and jewelry.  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each issuer.	3.	utilities, telephone companies,	X			
objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel. Women's clothing - 1,000.  7. Furs and jewelry. X  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each issuer.	4.	including audio, video, and	2 roo televi	ms furniture, furniture stored in garage, 2 sions, 1 computer	-	1,000.00
7. Furs and jewelry. X  8. Firearms and sports, photographic, and other hobby equipment. X  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each issuer. X	5.	objects, antiques, stamp, coin, record, tape, compact disc, and	X			
8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each issuer.	6.	Wearing apparel.	Wom	en's clothing	-	1,000.00
and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each issuer.	7.	Furs and jewelry.	X			
Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each issuer.	8.	Firearms and sports, photographic, and other hobby equipment.	X			
issuer.	9.	Name insurance company of each policy and itemize surrender or	X			
	10.		x			
Sub-Total > 2,971.36 (Total of this page)						al > <b>2,971.34</b>

2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re Pamela A Thonander Case No
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### Debtor

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	x			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > <b>0.00</b>
				(Total of this page)	αι / υ.υυ

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Pamela A Thonander	Case No.
-		;

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		002 Cadilac Seville with approximately 76,000 iles	-	8,275.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

Total > 11,246.34

(Report also on Summary of Schedules)

8,275.00

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B6C (Official Form 6C) (12/07)

(Check one box)

Debtor claims the exemptions to which debtor is entitled under:

In re	Pamela A Thonander	Case No.	
		 7	

Debtor

\$136,875.

☐ Check if debtor claims a homestead exemption that exceeds

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 2106 Asbury Avenue Evanston, IL 60201	735 ILCS 5/12-901	15,000.00	475,000.00
Checking, Savings, or Other Financial A	Accounts, Certificates of Deposit 735 ILCS 5/12-1001(b)	800.00	971.34

Household Goods and Furnishings 2 rooms furniture, furniture stored in garage, 2 televisions, 1 computer	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Women's clothing	735 ILCS 5/12-1001(a)	1,000.00	1,000.00

Wearing Apparel Women's clothing	735 ILCS 5/12-1001(a)	1,000.00	1,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 2002 Cadilac Seville with approximately 76,000 miles	735 ILCS 5/12-1001(c)	2,400.00	8,275.00

20,200.00 486,246.34 Total:

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B6D (Official Form 6D) (12/07)

In re	Pamela A Thonander	Case No
-		Debtor ,

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H	sband, Wife, Joint, or Community  DATE CLAIM WAS INC  NATURE OF LIEN,  DESCRIPTION AND V  OF PROPERTY  SUBJECT TO LIE	AND ALUE	ONTINGE	N L I	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 413601-23-187949-1  Beneficial Finance PO Box 17574 Baltimore, MD 21297-1574		-	2008 Third Mortgage 2106 Asbury Avenue Evanston, IL 60201  Value \$ 47	75,000.00	Т	T E D		39,889.00	0.00
Account No.  Cook County Treasurer PO Box 4488 Carol Stream, IL 60197		-	Statutory Lien Property taxes  Value \$	0.00				4,418.57	4,418.57
Account No. 7470148081  Deutsche Bank Trust Co. c/o Codilis & Associates 15W030 N. Frontage Road Suite 100 Willowbrook, IL 60527		-	2008 Mortgage 2106 Asbury Avenue Evanston, IL 60201	75,000.00				388,000.00	0.00
Account No. 029-00009901254639  Harris Bank 3800 Gold Rd. Rolling Meadows, IL 60008		-	2005 Purchase Money Security 2002 Cadilac Seville with ap 76,000 miles	proximately					
continuation sheets attached		<u> </u>	value \$	8,275.00 So (Total of the	ubto		)	4,438.75 436,746.32	4,418.57

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Pamela A Thonander	Case No.	
_		Debtor	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

	_	_				_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR		sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGENT	UNLIQUIDAT	SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>7305248585</b>			2007	'	E			
Homecomings Financial PO Box 205 Waterloo, IA 50704-0205		-	Second Mortgage  2106 Asbury Avenue Evanston, IL 60201  Value \$ 475,000.00				37,000.00	0.00
Account No.			2007					
Kevin J. Keeler 1505 Ashland Ave Evanston, IL 60201		-	Mechanic's Lien 2106 Asbury Avenue Evanston, IL 60201  Value \$ 475,000.00				27,500.00	17,389.00
Account No. HH56E01			2008	t	H		21,300.00	17,505.00
Silverleaf Resorts PO Box 388 Dallas, TX 75221		_	Purchase Money Security Timeshare					
			Value \$ Unknown	1			3,656.00	Unknown
Account No.			Value \$					
Account No.								
			Value \$					
Sheet 1 of 1 continuation sheets attac Schedule of Creditors Holding Secured Claims		d to	(Total of	Subt			68,156.00	17,389.00
			(Report on Summary of So		ota lule		504,902.32	21,807.57

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B6E (Official Form 6E) (12/07)

•		
In re	Pamela A Thonander	Case No
		Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Li Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relations of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Pamela A Thonander		Case No.	
-		Debtor	,	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR NLIQUIDATED SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** W INCLUDING ZIP CODE, INGENT AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) 2006 Account No. State Taxes 2006 Illinois Dept. Revenue 0.00 PO Box 19043 Springfield, IL 62794-9043 463.50 463.50 2005 Account No. 2005 taxes Internal Revenue Service 0.00 Kansas City, MO 64999 1,204.86 1,204.86 **2006 taxes** Account No. Tax year 2006 **Internal Revenue Service** 0.00 Kansas City, MO 64999 4,810.81 4,810.81 Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 6,479.17 6,479.17 0.00 (Report on Summary of Schedules) 6,479.17 6,479.17

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B6F (Official Form 6F) (12/07)

In re	Pamela A Thonander		Case No.	
•		Debtor	,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

_3 continuation sheets attached			(Total of	Sub			4,630.00
Cook County Ta		-					0.00
Account No.							
Capital One Bank PO Box 5294 Carol Stream, IL 60197-5294  Account No. 1453  Chicago Bahavioral Health 2800 N. Sheridan Drive #610 Chicago, IL 60657-6157		-	2008 Medical Service				723.00
Box 0001 Los Angeles, CA 90096-0001 Account No. 5178-0526-1476-7339		-	2008				3,891.00
Account No. 3717-533476-21000  American Express			2008 Credit Card	Т	T E D		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM

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B6F (Official Form 6F) (12/07) - Cont.

In re	Pamela A Thonander	Case No
-		Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	U C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N T I N G E N	LIQUIDA	U T E	AMOUNT OF CLAIM
Account No.			2008	Т	T E D		
Evanston Roundtable 1124 Florence Evanston, IL 60202		-	Newspaper advertising bill		D		1,848.00
Account No. 5178-0079-6720-2532	-	L	2008	+	-	-	1,040.00
First Premier Bank P.O. Box 5147 Sioux Falls, SD 57117-5147	-	-	Credit Card				291.00
Account No. 5178-0075-0590-8293	t		2008	+	$\vdash$		
First Premier Bank P.O. Box 5147 Sioux Falls, SD 57117-5147		-	Credit Card				504.46
Account No.			2008	+			
Four Seasons Lawn Care & Maintananc PO Box 613 Evanston, IL 60201	-	-	Maintenance				1,720.00
Account No. xxx-xx-6671	1		2006	+			
Harvard Collection Services 4839 N. Elston Avenue Chicago, IL 60630-2534	-	-	Collection for Unpaid Taxes				349.00
Sheet no. <b>1</b> of <b>3</b> sheets attached to Schedule of		<u> </u>		Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total o				4,712.46

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B6F (Official Form 6F) (12/07) - Cont.

In re	Pamela A Thonander	Case No	
_		Debtor ,	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	С	Hus	sband, Wife, Joint, or Community	Тс	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	СОДШВНОК	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	I QU I D	I S P UT E D	AMOUNT OF CLAIM
Account No. 5407-9150-2506-6637			2008	٦Ÿ	T		
HSBC Card Services PO Box 17051 Baltimore, MD 21297-1051		ı	Credit Card		D		877.00
Account No. <b>5176-6900-2267-9985</b>			2008 Credit Card	-			877.00
HSBC Card Services PO Box 17051 Baltimore, MD 21297-1051		-	. 5.55 53 3				
							764.78
Account No.  Internal Revenue Service Kansas City, MO 64999		ı	2004 Income taxes 2004				5,732.14
Account No. <b>B0807100458</b>			2008	+	+		3,732.14
Resurrection Health care Saint Joseph Hospital 4588 Paysphere Circle Chicago, IL 60674-4588		ı	Medical Service				17,009.80
Account No. 28282			2008 Medical Service				,,,,,
Sage Medical Group 1150 wW Fullerton Avenue Chicago, IL 60614-8160		-					
							142.20
Sheet no. <b>2</b> of <b>3</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub f this			24,525.92

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Pamela A Thonander	Case No.	
		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1.			1 -	1	-	
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	10	I N	Ι'n	
MAILING ADDRESS	CODEBTOR	Н	DATE CLAIM WAS INCUIDED AND	Ň	Ļ	DISPUTED	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	H	ľ	Ϊ́	
AND ACCOUNT NUMBER	I	J	IS SUBJECT TO SETOFF, SO STATE.	N	ļ	Ī	AMOUNT OF CLAIM
(See instructions above.)	R	С	is sobject to seroit, so sixte.	CONTINGENT	þ	5	
A ADEO 2707 0244 4000	╁	┢	2000	<b>┦</b> ┞	D A T E D		
Account No. 4352-3767-2314-1966	1		2008	Ι΄	Ė		
			Credit Card		D	┡	1
Target National Bank							
PO Box 59317		-					
Minneapolis, MN 55459-0317							
I will leapons, wild 33439-0317							
							2,121.00
	┿	⊢		╀	╀	╀	
Account No. 08 CV 24			2008				
	1		Foreclosure deficiency judgment				
Washington Mutual							
c/o O'Dess & Associates		-					
1414 Underwood Ave							
Milwaukee, WI 53213							
							30,000.00
	┿			+	-	╀	
Account No. 0407977635-0002			2008				
	1		Utility Service				
Wisconsin Public Service							
PO Box19003		ļ_					
Green Bay, WI 54307-9003							
Green Bay, WI 54307-9003							
							289.00
	╁			+	+	╀	
Account No.							
A NT -	╁	$\vdash$		+	+	+	
Account No.	1						
	1	1			1		
Chart no 2 of 2 shoots attached to California of	_		1	Sub	tot-	.1	
Sheet no. <b>3</b> of <b>3</b> sheets attached to Schedule of							32,410.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	
				-	Γota	a1	
			/D / 0 00				66,278.38
			(Report on Summary of So	che	aule	es)	00,270.30

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B6G (Official Form 6G) (12/07)

In re	Pamela A Thonander	Case No
_		Debtor

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-22641 Doc 1 Filed 08/27/08 Entered 08/27/08 15:23:58 Desc Main Document Page 22 of 42

B6H (Official Form 6H) (12/07)

In re	Pamela A Thonander		Case No.	
,		Debtor	•,	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

In re	Pamela A Thonander		Case No.		
		Debtor(s)		-	

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE								
Single	RELATIONSHIP(S): None.	AGE(S):							
<b>Employment:</b>	DEBTOR	SPOUSE							
Occupation	Real Estate Broker								
Name of Employer	Prudential Preferred Properties								
How long employed	2 years								
Address of Employer	850 Green Bay Rd Winnetka, IL 60093								
	ge or projected monthly income at time case filed)	DEBTOR	SPOU	SE					
	y, and commissions (Prorate if not paid monthly)	\$ <u>1,283.00</u>	\$	N/A					
2. Estimate monthly overtime		\$ <u> </u>	\$	N/A					
3. SUBTOTAL		\$1,283.00	\$	N/A					
4. LESS PAYROLL DEDUC		<del></del>							
a. Payroll taxes and socia	al security	\$ 0.00	\$	N/A					
b. Insurance		\$ 0.00	\$	N/A					
c. Union dues		\$ <u>0.00</u> \$ <b>0.00</b>	\$	N/A N/A					
d. Other (Specify):		\$ 0.00	\$ \$	N/A					
5. SUBTOTAL OF PAYROL	I DEDUCTIONS	\$ 0.00	\$	N/A					
		\$ 1,283.00		N/A					
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$1,283.00	\$	IN/A					
	tion of business or profession or farm (Attach detailed statement		\$	N/A					
8. Income from real property		\$0.00	\$	N/A					
9. Interest and dividends		\$ <u>0.00</u>	\$	N/A					
dependents listed above  11. Social security or governn	support payments payable to the debtor for the debtor's use or the	\$	\$	N/A					
(0 :0)	ient assistance	\$ 0.00	\$	N/A					
(2)		\$ 0.00	\$	N/A					
12. Pension or retirement inco	ome	\$ 0.00	\$	N/A					
13. Other monthly income		<b>A A A A</b>	Φ.	N1/A					
(Specify):		\$ 0.00	\$	N/A N/A					
·		\$\$	Φ	IN/A					
14. SUBTOTAL OF LINES 7	THROUGH 13	\$0.00_	\$	N/A					
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$1,283.00	\$	N/A					
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from line 15)	\$	1,283.00						

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Pamela A Thonander		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

arage or projected monthly expe

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The average	
$\square$ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	te a separate	schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X_	· ·	
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	38.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	215.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	550.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	200.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	70.00
b. Life	\$	0.00
c. Health	\$	820.00
d. Auto	\$	95.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	262.00
b. Other IRS	\$	157.00
c. Other 3rd Mortgage	\$	656.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,563.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	1,283.00
b. Average monthly expenses from Line 18 above	\$	3,563.00
c. Monthly net income (a. minus b.)	\$	-2,280.00

Case 00-22041 DUC1	Filed 00/21/00 Efficied 00/21/00	15.25.56	Desc Main			
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B6J (Official Form 6J) (12/07)						
In re Pamela A Thonander		Case No.				
	Debtor(s)					
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)						
	<b>Detailed Expense Attachment</b>					
Other Utility Expenditures:						
Phone, Internet, Cable			\$140.00			
Cell Phone			\$ 75.00			
<b>Total Other Utility Expenditures</b>			\$ 215.00			

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B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Pamela A Thonander			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION C	ONCERN	ING DEBTOR'S SO	CHEDUL	ES
	DECLARATION UNDER F	PENALTY (	OF PERJURY BY INDIV	IDUAL DEI	BTOR
	I declare under penalty of perjury the sheets, and that they are true and cor				_
	August 27, 2008	Signature	/s/ Pamela A Thonande		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Pamela A Thonander		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None  $\square$ 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$11,700.00 2008 ytd (estimated) \$7,172.21 2007 (estimated) \$25,404.00 2006

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING** 

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

2

RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Deustche Bank v. Pamela **Foreclosure Circuit Court of Cook County** 

Foreclosure sale scheduled for

**Thonander** August 29, 2008 08 CH 2606

Washington Mutual v. Pamela Thonander

**Foreclosure Circuit Court of Door County** Pending

08-CV-24

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None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None 1

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Burns & Wincek 53 West Jackson Boulevard Suite 909 Chicago, IL 60604-3421 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR August 22, 2008 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$ 1,799.00 (\$ 299.00 filing fee
and \$ 1,500.00 for attorney
fees)

4

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Mark Castegnaro 731 Case Evanston, IL 60202 January 2008

Diamond ring sold for \$ 1,000.00 in January 2008

None

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY Page 31 of 42

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

GOVERNMENTAL UNIT

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

**GOVERNMENTAL UNIT** 

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS **ENDING DATES** 

None

**NAME** 

NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

**ADDRESS** 

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

#### DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** 

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records None of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS** NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the

commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OF PROPERTY

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 27, 2008	Signature	/s/ Pamela A Thonander	
			Pamela A Thonander	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

## **United States Bankruptcy Court** Northern District of Illinois

In re	Pamela A Thonander	Case No.						
			Debtor(s)	Chapter	7			
	CHAPTER 7 INDI	VIDUAL DEBT	OR'S STATEME	NT OF IN	TENTION			
	I have filed a schedule of assets and liability	ities which includes deb	ots secured by property o	f the estate.				
	☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.							
	I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:							
Descrij	ption of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)		
2106 Asbury Avenue Evanston, IL 60201		Deutsche Bank Tru Co.	ust X					
	Cadilac Seville with approximately 0 miles	Harris Bank				Х		
Descri <sub>j</sub> Propert	ption of Leased ty	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t				
-NON	E-							
Date	August 27, 2008	Signature	/s/ Pamela A Thona					

Debtor

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United States Bankruptcy Court
Northern District of Illinois

In re	Pamela A Tho	nand	der		Case N	No	
				Debtor(s)	Chapte	er <b>7</b>	
	DIS	CLO	OSURE OF COMI	PENSATION OF ATTO	ORNEY FOR	DEBTOR(S	S)
c	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:						
	For legal service	es, I h	ave agreed to accept		\$	1,500.0	<u>00</u>
	Prior to the fili	ng of t	his statement I have receive	/ed	\$	1,500.0	<u>00</u>
	Balance Due				\$	0.0	<u>00</u>
2. T	The source of the co	mpens	sation paid to me was:				
	Debtor		Other (specify):				
3. T	The source of compo	ensatio	on to be paid to me is:				
	Debtor		Other (specify):				
4. <b>I</b>	■ I have not agree	d to sh	nare the above-disclosed co	ompensation with any other perso	on unless they are n	nembers and asso	ociates of my law firm.
	copy of the agre	ement	, together with a list of the	ensation with a person or person names of the people sharing in t	he compensation is	attached.	·
a b c	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. [Other provisions as needed]						
	Negotiati reaffirma	ons w	vith secured creditors	to reduce to market value; e ations as needed; preparati household goods.	exemption plann on and filing of r	ing; preparation motions pursu	on and filing of ant to 11 USC
6. E	Represen court hea	tatioi rings	n of the debtors in any s on reaffirmation agre	d fee does not include the following dischargeability actions, ju ements, any other adversary closed without a discharge	dicial lien avoid		
				CERTIFICATION			
	certify that the fore		is a complete statement of	f any agreement or arrangement f	or payment to me f	or representation	of the debtor(s) in
Dated	: _August 27, 2	800		/s/ James J. Bu			
				James J. Burns Burns & Wince			
				53 West Jacks			
				Suite 909			
				Chicago, IL 606 312-880-0195	504 Fax: 312-880-019	96	
				bandwlaw@sb			

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### **B 201** (04/09/06)

James J. Burns Jr. # 6200956

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

X /s/ James J. Burns Jr. #

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date				
Address:						
53 West Jackson Boulevard						
Suite 909						
Chicago, IL 60604						
312-880-0195						
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Pamela A Thonander	X /s/ Pamela A Thonander	August 27, 2008				
Printed Name(s) of Debtor(s)	Signature of Debtor	Date				
Case No. (if known)	X					
	Signature of Joint Debtor (if any)	Date				

August 27, 2008

## United States Bankruptcy Court Northern District of Illinois

Northern District of Illinois							
In re	Pamela A Thonander		Case No.				
		Debtor(s)	Chapter 7				
	VE	RIFICATION OF CREDITOR N	<b>MATRIX</b>				
		Number o	f Creditors:	23			
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.						
Date:	August 27, 2008	/s/ Pamela A Thonander Pamela A Thonander					

American Express
Box 0001
Los Angeles, CA 90096-0001

Beneficial Finance PO Box 17574 Baltimore, MD 21297-1574

Capital One Bank PO Box 5294 Carol Stream, IL 60197-5294

Chicago Bahavioral Health 2800 N. Sheridan Drive #610 Chicago, IL 60657-6157

Cook County Ta

Cook County Treasurer PO Box 4488 Carol Stream, IL 60197

Deutsche Bank Trust Co. c/o Codilis & Associates 15W030 N. Frontage Road Suite 100 Willowbrook, IL 60527

Evanston Roundtable 1124 Florence Evanston, IL 60202

First Premier Bank P.O. Box 5147 Sioux Falls, SD 57117-5147

Four Seasons Lawn Care & Maintananc PO Box 613 Evanston, IL 60201

Harris Bank 3800 Gold Rd. Rolling Meadows, IL 60008 Harvard Collection Services 4839 N. Elston Avenue Chicago, IL 60630-2534

Homecomings Financial PO Box 205 Waterloo, IA 50704-0205

HSBC Card Services PO Box 17051 Baltimore, MD 21297-1051

Illinois Dept. Revenue PO Box 19043 Springfield, IL 62794-9043

Internal Revenue Service Kansas City, MO 64999

Kevin J. Keeler 1505 Ashland Ave Evanston, IL 60201

Resurrection Health care Saint Joseph Hospital 4588 Paysphere Circle Chicago, IL 60674-4588

Sage Medical Group 1150 wW Fullerton Avenue Chicago, IL 60614-8160

Silverleaf Resorts PO Box 388 Dallas, TX 75221

Target National Bank PO Box 59317 Minneapolis, MN 55459-0317

Washington Mutual c/o O'Dess & Associates 1414 Underwood Ave Milwaukee, WI 53213 Wisconsin Public Service PO Box19003 Green Bay, WI 54307-9003